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\_\_\_\_\_/Lynne M. Milliot/  
Lynne M. Milliot

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Graham R.F. Napier et al.

Application No.: 10/776,587

Confirmation No.: 7273

Filed: 11 February 2004

Title: **Systems and Methods to Support  
Approval to Settle an International  
Trade From a Credit Facility, Such as a  
Line of Credit or a Demand Deposit  
Account**

Group Art Unit: 3625

Examiner: Yogesh C. Garg

CUSTOMER NO.: 22470

MAIL STOP AMENDMENT  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

It is requested that the information identified in this statement be considered by the Examiner and made of record in the above-identified application. This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. 1.56.

Attached with this statement is a Form PTO/SB/08A. The Examiner is requested to initial the form and return it to the undersigned in accordance with M.P.E.P. 609.

Also attached is a copy of a PCT Search Report mailed 05 October 2006 for a corresponding PCT Application.

For foreign language documents cited in a search report by a foreign patent office, the requirement for a concise explanation of relevance is satisfied by the submission herewith of an English language version of the search report. MPEP 609A(3).

This statement should be considered under 37 C.F.R. 1.97(b) because it is being filed before the mailing date of the first Office Action on the merits.

**PTA Statement under 37 C.F.R. 704(d).** Each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart application and that this communication was not received by any individual designated in 37 C.F.R. 1.56(c) more than thirty days prior to the filing of the information disclosure statement.

***Fee Authorization.*** The Commissioner is hereby authorized to charge underpayment of any additional fees or credit any overpayment associated with this communication to Deposit Account No. 50-0869 (Attorney Docket No. TRDB 1006-1).

Respectfully submitted,

Date: 6 November 2006

By: /Ernest J. Beffel, Jr./  
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Substitute for form 1449/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

0

2

### Complete if Known

Application Number	10/76.587
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Filing Date	11 February 2004
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First Named Inventor	Graham R.F. Napier
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Art Unit	3625
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Examiner Name	Yogesh C. Garg
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Attorney Docket Number	TRDB 1006-1
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## U. S. PATENT DOCUMENTS

[illegible]

**FOREIGN PATENT DOCUMENTS**

[illegible]

Examiner Signature	Date Considered
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kind Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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		Application Number	10/776,587		
		Filing Date	11 February 2004		
		First Named Inventor	Graham R.F. Napier		
		Art Unit	3625		
		Examiner Name	Yogesh C. Garg		
Sheet	2	of	2	Attorney Docket Number	TRDB 1006-1

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		International Search Report and Written Opinion of the International Search Authority for Intl. Appl. No. PCT/US05/040 mailed 05 Oct 2006	

Examiner Signature	Date Considered
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